

Appl. No. 10/021,292
Arndt, dated September 15, 2003
Amendment under 37 CFR 1.116 Expedited
Procedure Examining Group

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This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Original) A method for automatically processing a recurring transfer request from a stored value fund with an online system, the method comprising:

determining a handler associated with a payor;

transferring money from the handler to the stored value fund;

informing the payor that a payee accepts payment from the online system;

receiving subscription type information which includes at least two of a per-request payment cap, a fixed payment amount, a limit on payment per time period, a limit on the number of payments in the time period, and a time period;

receiving pay-out instructions that include at least two of a payor identifier, a payee identifier, a transfer amount, a payment description; and

transferring the transfer amount from the stored value fund to the payee automatically.

2. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the second-listed transferring step comprises transferring the transfer amount to a second stored value fund associated with the payee.

3. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the second-listed transferring step does not require any human interaction to fulfill the pay-out instructions.

4. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the second-listed transferring step comprises transferring the transfer amount to a second handler associated with the payee.

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5. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 4, wherein the second handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, and an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

6. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, and an airline mileage program.

7. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, further comprising a steps of:

sending notification to the payor after receiving the pay-out instructions;
waiting a period of time between the sending step and the second-listed transferring step;
canceling the second-listed transferring step if the payor declines within the period of time.

8. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the transfer amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

9. (Original) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the payor, the handler and the payee are remotely located with respect to each other.

10. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically processing the recurring transfer request from the stored value fund with the online system of claim 1.

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11. (Previously Amended) A method for automatically processing a transfer request from a stored value fund with an online system, the method comprising:
determining a handler associated with a payor;
transferring money from the handler to the stored value fund;
informing the payor that a payee accepts payment from the online system;
receiving subscription type information which includes at least one of a per-request payment cap, a fixed payment amount, a limit on payment per time period, a limit on the number of payments in the time period, and a time period;
receiving pay-out instructions that include at least two of a payor identifier, a payee identifier, a transfer amount, a payment description; and
transferring the transfer amount from the stored value fund to a second handler associated with the payee automatically.

12. (Original) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 11, wherein the second-listed transferring step does not require any human interaction to fulfill the pay-out instructions.

13. (Original) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 11, wherein the second handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, and an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

14. (Original) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 11, wherein the handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, and an airline mileage program.

15. (Original) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 11, further comprising a steps of:

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sending notification to the payor after receiving the pay-out instructions;
waiting a period of time between the sending step and the second-listed
transferring step;
canceling the second-listed transferring step if the payor declines within the
period of time.

16. (Original) A computer-readable medium having computer-executable
instructions for performing the computer-implementable method for automatically processing the
transfer request from the stored value fund with the online system of claim 11.

17. (Original) A method for automatically processing a transfer request
from a stored value fund with an online system, the method comprising:

determining a handler associated with a payor;
transferring money from the handler to the stored value fund;
informing the payor that a payee accepts payment from the online system;
receiving subscription type information which includes at least one of a per-
request payment cap, a fixed payment amount, a limit on payment per time period, a limit on the
number of payments in the time period, and a time period;

receiving pay-out instructions that include at least two of a payor identifier, a
payee identifier, a transfer amount, a payment description;

sending notification to the payor after receiving the pay-out instructions;
waiting a period of time between the sending step and the second-listed
transferring step;

transferring the transfer amount from the stored value fund to the payee; and
canceling the second-listed transferring step if the payor declines within the
period of time.

18. (Original) The method for automatically processing the transfer
request from the stored value fund with the online system as recited in claim 17, wherein the
second-listed transferring step does not require any human interaction to fulfill the pay-out
instructions.

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19. (Original) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 17, wherein the second-listed transferring step comprises transferring the transfer amount to a second handler associated with the payee.

20. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically processing the transfer request from the stored value fund with the online system of claim 17.

21. (Previously Presented) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 17, wherein the second-listed transferring step comprises a step of transferring the transfer amount in a plurality of transfers.

22. (Previously Presented) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 17, further comprising a step of checking the pay-out instructions against the subscription type information.

23. (Previously Presented) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the determining step comprises a step of determining by the online system a handler previously associated with a payor.

24. (Previously Presented) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the stored value fund is hosted by the online system.

25. (Previously Presented) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the receiving steps receive information online at the online system.

26. (Previously Presented) The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1,

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further comprising a step of determining if the transfer amount violates any limits specified in the subscription type information.

27. (Previously Presented) The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 17, wherein the fixed payment amount is a per-request limit.